

## Social Security Benefits Worksheet—Lines 20a and 20b

Keep for Your Records

- Before you begin:**
- ✓ Complete Form 1040, lines 21, 23 through 25, and 28 through 34a, if they apply to you.
  - ✓ Figure any write-in adjustments to be entered on the dotted line next to line 35 (see page 33).
  - ✓ If you are married filing separately and you lived apart from your spouse for all of 2004, enter "D" to the right of the word "benefits" on line 20a.
  - ✓ Be sure you have read the **Exception** on page 27 to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.



<p>1. Enter the total amount from <b>box 5</b> of <b>all</b> your <b>Forms SSA-1099</b> and <b>Forms RRB-1099</b> . . . . .</p> <p>2. Enter one-half of line 1 . . . . .</p> <p>3. Enter the total of the amounts from Form 1040, lines 7, 8a, 9a, 10 through 14, 15b, 16b, 17 through 19, and 21 . . . . .</p> <p>4. Enter the amount, if any, from Form 1040, line 8b . . . . .</p> <p>5. Add lines 2, 3, and 4 . . . . .</p> <p>6. Enter the total of the amounts from Form 1040, lines 23 through 25, and 28 through 34a, plus any write-in adjustments you entered on the dotted line next to line 35 . . . . .</p> <p>7. Is the amount on line 6 less than the amount on line 5?</p> <p><input type="checkbox"/> <b>No.</b>  None of your social security benefits are taxable.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 6 from line 5 . . . . .</p> <p>8. If you are:</p> <ul style="list-style-type: none"> <li>• Married filing jointly, enter \$32,000</li> <li>• Single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2004, enter \$25,000</li> <li>• Married filing separately and you lived with your spouse at any time in 2004, skip lines 8 through 15; multiply line 7 by 85% (.85) and enter the result on line 16. Then go to line 17</li> </ul> <p>9. Is the amount on line 8 less than the amount on line 7?</p> <p><input type="checkbox"/> <b>No.</b>  None of your social security benefits are taxable. You do not have to enter any amounts on line 20a or 20b of Form 1040. <b>But</b> if you are married filing separately and you <b>lived apart</b> from your spouse for all of 2004, enter -0- on line 20b. Be sure you entered "D" to the right of the word "benefits" on line 20a.</p> <p><input type="checkbox"/> <b>Yes.</b> Subtract line 8 from line 7 . . . . .</p> <p>10. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying widow(er), or married filing separately and you <b>lived apart</b> from your spouse for all of 2004 . .</p> <p>11. Subtract line 10 from line 9. If zero or less, enter -0- . . . . .</p> <p>12. Enter the <b>smaller</b> of line 9 or line 10 . . . . .</p> <p>13. Enter one-half of line 12 . . . . .</p> <p>14. Enter the <b>smaller</b> of line 2 or line 13 . . . . .</p> <p>15. Multiply line 11 by 85% (.85). If line 11 is zero, enter -0- . . . . .</p> <p>16. Add lines 14 and 15 . . . . .</p> <p>17. Multiply line 1 by 85% (.85) . . . . .</p> <p>18. <b>Taxable social security benefits.</b> Enter the <b>smaller</b> of line 16 or line 17 . . . . .</p> <ul style="list-style-type: none"> <li>• Enter the amount from line 1 above on Form 1040, line 20a.</li> <li>• Enter the amount from line 18 above on Form 1040, line 20b.</li> </ul>	<p>1. <input type="text"/></p> <p>2. <input type="text"/></p> <p>3. <input type="text"/></p> <p>4. <input type="text"/></p> <p>5. <input type="text"/></p> <p>6. <input type="text"/></p> <p>7. <input type="text"/></p> <p>8. <input type="text"/></p> <p>9. <input type="text"/></p> <p>10. <input type="text"/></p> <p>11. <input type="text"/></p> <p>12. <input type="text"/></p> <p>13. <input type="text"/></p> <p>14. <input type="text"/></p> <p>15. <input type="text"/></p> <p>16. <input type="text"/></p> <p>17. <input type="text"/></p> <p>18. <input type="text"/></p>
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**TIP** If part of your benefits are taxable for 2004 **and** they include benefits paid in 2004 that were for an earlier year, you may be able to reduce the taxable amount. See Pub. 915 for details.